

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SOCRATES CARDENO
ELLA CARDENO
Debtor(s)

Case No. 16-06376

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2016.
- 2) The plan was confirmed on 06/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/21/2017.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,300.00.
- 10) Amount of unsecured claims discharged without payment: \$357,867.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$135,583.79
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$135,583.79

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,148.85
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,148.85

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ALEC	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
AT& T UNIVERSAL CREDIT CARD	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	0.00	339.37	339.37	74.49	0.00
CENTRAL MORTGAGE CO	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITI	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BANK VISA	Unsecured	0.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	34,987.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	29,936.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	NA	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
Homeward Residential	Unsecured	0.00	NA	NA	0.00	0.00
ISAC	Unsecured	33,744.00	34,647.71	0.00	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
Lord&taylor	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	73,207.00	73,815.59	73,815.59	0.00	0.00
NELLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
NELLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
RBS CITIZENS NA	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	36,553.00	104,943.78	104,943.78	0.00	0.00
US DEPT OF EDUCATION	Unsecured	12,885.00	13,859.89	13,859.89	0.00	0.00
US DEPT OF EDUCATION	Unsecured	67,059.00	73,841.53	73,841.53	0.00	0.00
WELLS FARGO	Unsecured	0.00	33,592.38	33,592.38	7,373.52	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	377,443.57	235,447.51	357,434.44	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	121,986.93	121,986.93	121,986.93	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$357,434.44	\$0.00	\$0.00
Mortgage Arrearage	\$121,986.93	\$121,986.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$479,421.37	\$121,986.93	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$300,392.54	\$7,448.01	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,148.85</u>
Disbursements to Creditors	<u>\$129,434.94</u>
TOTAL DISBURSEMENTS :	<u>\$135,583.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.